

**METHOD AND APPARATUS FOR MOTIVATING A CUSTOMER TO SAVE
MONEY FOR USE WITH LATER PURCHASES**

ABSTRACT OF THE DISCLOSURE

5 A system, method, apparatus, means, and computer program code for providing a benefit to a customer who saves money for use with one or more later purchases. According to embodiments of the present invention, a customer is provided with an account upon an establishment date and the customer may add or add to a benefit (e.g., monetary amount) associated with the account. The customer

10 may be limited or even prevented from accessing any monetary amount or other benefit associated with the account until a later date referred to herein as the activation date. A merchant or other party may add a bonus or additional benefit to the account upon the activation date or on another date. The amount of the bonus or additional benefit may depend on how much the customer has increased the account

15 after the establishment date.

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